DOCUMENT RESUME

ED 107 958 95 CE 004 171

AUTHOR Wyatt, Tom; Ulrich, Larry
TITLE An Analysis of the Credit Investigation Occupation.
INSTITUTION Ohio State Dept. of Education, Columbus. Div. of Vocational Education.; Ohio State Univ., Columbus. Trade and Industrial Education Instructional Materials Lab.
SPONS AGENCY Office of Education (DHEW), Washington, D.C.
PUB DATE [75]
NOTE 34p.; For related documents, see CE 004 160-170, CE 004 172-206, CE 004 263-268, and CE 004 425-427

EDRS PRICE MF-$0.76 HC-$1.95 PLUS POSTAGE
DESCRIPTORS Communication Skills; Credit (Finance); *Finance Occupations; *Job Analysis; Knowledge Level; *Occupational Information; Safety; Skill Analysis; Skill Development; *Task Analysis; Task Performance; Work Attitudes
IDENTIFIERS *Credit Investigation Agents

ABSTRACT

The general purpose of the occupational analysis is to provide workable, basic information dealing with the many and varied duties performed in the credit investigation occupation. The document opens with a brief introduction followed by a job description. The bulk of the document is presented in table form. Four duties are broken down into a number of tasks and for each task a two-page table is presented, showing on the first page: tools, equipment, materials, objects acted upon; performance knowledge (related also to decisions, cues and errors); safety--hazard; and on the second page: science; math--number systems; and communications (performance modes, examples, and skills and concepts). The duties include: gathering and dispersing credit information; maintaining credit records; and promoting services. (BP)

****
* Documents acquired by ERIC include many informal unpublished *
* materials not available from other sources. ERIC makes every effort *
* to obtain the best copy available. nevertheless, items of marginal *
* reproducibility are often encountered and this affects the quality *
* of the microfiche and hardcopy reproductions ERIC makes available *
* via the ERIC Document Reproduction Service (EDRS). EDRS is not *
* responsible for the quality of the original document. Reproductions *
* supplied by EDRS are the best that can be made from the original. *
****

Occupational Analysis

CE004171

ED107958

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION
THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

CREDIT INVESTIGATION AGENT

Instructional Materials Laboratory
Trade and Industrial Education
The Ohio State University

5184

AN ANALYSIS OF THE CREDIT INVESTIGATION OCCUPATION

Developed By

Tom Wyatt
Supervisor, Distributive Ed.
Dayton City Schools
Dayton, Ohio

Larry Ulrich
Consultant
Executive Manager
Credit Bureau of Toledo
Toledo, Ohio

Occupational Analysis
Occupational Analysis
E.P.D.A. Sub Project 73402
June 1, 1973 to December 30, 1974
Director: Tom L. Hindes
Coordinator: William L. Ashley

The Instructional Materials Laboratory
Trade and Industrial Education
The Ohio State University

"The activity which is the subject of this report was supported in whole or in part by the U.S. Office of Education, Department of Health, Education, and Welfare. However, the opinions expressed herein do not reflect the position or policy of the U.S. Office of Education, and no official endorsement by the U.S. Office of Education should be inferred."

TABLE OF CONTENTS

Foreword v

Preface vii

Acknowledgment ix

Job Description xi

Duties

A Gathering Credit Information 1

B Maintaining Credit Records 9

C Dispersing Credit Information 17

D Promoting Services 25

FOREWORD

The occupational analysis project was conducted by The Instructional Materials Laboratory, Trade and Industrial Education, The Ohio State University in conjunction with the State Department of Education, Division of Vocational Education pursuant to a grant from the U.S. Office of Education.

The Occupational Analysis project was proposed and conducted to train vocational educators in the techniques of making a comprehensive occupational analysis. Instructors were selected from Agriculture, Business, Distributive, Home Economics and Trade and Industrial Education to gain experience in developing analysis documents for sixty-one different occupations. Representatives from Business, Industry, Medicine, and Education were involved with the vocational instructors in conducting the analysis process.

The project was conducted in three phases. Phase one involved the planning and development of the project strategies. The analysis process was based on sound principles of learning and behavior. Phase two was the identification, selection and orientation of all participants. The training and workshop sessions constituted the third phase. Two-week workshops were held during which teams of vocational instructors conducted an analysis of the occupations in which they had employment experience. The instructors were assisted by both occupational consultants and subject matter specialists.

The project resulted in producing one hundred two trained vocational instructors capable of conducting and assisting in a comprehensive analysis of various occupations. Occupational analysis data were generated for sixty-one occupations. The analysis included a statement of the various tasks performed in each occupation. For each task the following items were identified: tools and equipment; procedural knowledge; safety knowledge; concepts and skills of mathematics, science and communication needed for successful performance in the occupation. The analysis data provided a basis for generating instructional materials, course outlines, student performance objectives, criterion measures as well as identifying specific supporting skills and knowledge in the academic subject areas.

PREFACE

This task ana sis for the occupation of a credit investigation agent was approached from the aspec of the credit bureau operation. The following are entry level skills in credit inves ation. The data processing concepts were not developed because of variations within the industry. The information presented will offer an effective orientation to the credit investigation occupations.

ACKNOWLEDGMENT

We wish to acknowledge the valuable assistance rendered by the following subject matter specialists. They provided input to the vocational instructors in identifying related skills and concepts of each respective subject matter area and served as training assistants in the analysis process during the two-week workshops.

Rollin M. Barber, Psychology
The Ohio State University
Columbus, Ohio

Jodi Beittel, Communications
Columbus, Ohio

Diana L. Buckeye, Mathematics
University of Michigan
Avon Lake, Ohio

Rick Fien, Chemistry
The Ohio State University
Beachwood, Ohio

N.S. Gidwani, Chemistry
Columbus Technical Institute
Columbus, Ohio

Bruce A. Hull, Biology
The Ohio State University
Columbus, Ohio

Donald L. Hyatt, Physics
Worthington High School
Worthington, Ohio

Glenn Mann, Communications
Columbus, Ohio

Jerry McDonald, Physical Sciences
Columbus Technical Institute
Reynoldsburg, Ohio

Colleen Osinski, Psychology
Columbus Technical Institute
Columbus, Ohio

David Porteous, Communications
University of Connecticut
Colchester, Connecticut

James A. Sherlock, Communications
Columbus Technical Institute
Columbus, Ohio

Jim VanArsdall, Mathematics
Worthington High School
Worthington, Ohio

Lillian Yontz, Biology
The Ohio State University
Caldwell, Ohio

The following individuals are acknowledged for their organizational assistance in identifying and coordinating the vocational instructors and consultants in Distributive Education.

Cathy Ashmore, Director
Distributive Education Instructional
Materials Laboratory
Columbus, Ohio

James R. Gleason
Indian Hills High School
Cincinnati, Ohio

Acknowledgment is extended to the following I.M.L. staff members for their role in conducting the workshops; editing, revising, proofing and typing the analyses.

Faith Justice	Research Associate
Sheila Nelson	Administrative Assistant
Marsha Opritza	Editorial Consultant
Rita Buccilla	Typist
Peg Bushelman	Typist
Carol Fausnaugh	Typist
Mindy Fausnaugh	Typist
Rita Hastings	Typist
Carol Hicks	Typist
Sue Holsinger	Typist
Barbara Hughes	Typist
Carol Marvin	Typist
Patti Nye	Typist
Kathy Roediger	Typist
Mary Salay	Typist

JOB DESCRIPTION

The credit investigation agent gathers, maintain, and disperses information vital to business organizations for granting personal credit.

Duty A Gathering Credit Information

1 Complete credit information request form
2 Complete credit record form
3 Investigate public records

11

(TASK STATEMENT) COMPLETE INFORMATION REQUEST FORM

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Request form Member code list Telephone	Secure member identification code List vital personal information for investigation: Name, Address, Prior Address, Phone, Occupation, Employer, References, Banks, Previous Credit Information	
DECISIONS	**CUES**	**ERRORS**
Determine if requester is a business member	Correct code identification	Giving information to nonmember

12

(TASK STATEMENT) COMPLETE INFORMATION REQUEST FORM

SCIENCE	MATH – NUMBER SYSTEMS
Professionalism Maintain confidentiality Foster trust Generate integrity Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability Awareness of the necessary interrelationships responsibilities of the consumer, business, and the credit investigation agent Honesty and accuracy in reporting data Willingness to discuss policies of the industry to promote understanding Alert to the possibility of decision-making situations which should be referred to a supervisor	Use of Numbers (without calculation) Counting Ordering Coding [Identification Code]

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking	Talking on the telephone	Terminology, Appropriate diction, Clarity of expression, Poise, Usage
Writing	Listing information	Penmanship, Spelling, Memo format, Informational Report, Terminology
Viewing	Compare identification code with list	Detail and inference, Recognition of symbols and codes
Listening	Receiving personal information	Discriminate facts from nonfacts, Recognize opinions, Note taking
Reading	Reading form	Comprehension, Detail/Inference, Imformational Report, Terminology

(TASK STATEMENT) COMPLETE CREDIT RECORD FORM

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Credit record forms Information request form Telephone Typewriter	Steps Secure and verify information required on form Type form Complete within time guideline set by organization	

DECISIONS	CUES	ERRORS
Determine which sources of information to contact Businesses Financial institutions Personal references Employers Other credit services	Contact most available sources by by location and time Contact most cooperative sources	Invalid information Incomplete information

(TASK STATEMENT) COMPLETE CREDIT RECORD FORM

SCIENCE	MATH – NUMBER SYSTEMS
Professionalism Maintain confidentiality Foster trust Generate integrity Exhibit qualities of self-confidence, self-control, self-reliance, self-respect, and adaptability Awareness of the necessary interrelationships of responsibilities of the consumer, business and the credit investigation agent Honesty and accuracy in reporting data Willingness to discuss policies of the industry to promote understanding Alert to the possibility of decision-making situations which should be referred to a supervisor	Use of numbers (without calculations) Recording Hindu-Arabic Numeral System Number/numeral

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking	Calling for information	Terminology, Diction, Clarity of Expression, Poise, Usage
Reading	Read form, Read inquiry information	Comprehension, Detail/Inference, Informational reports, Terminology
Writing	Fill in form	Penmanship, Spelling, Information reports, Terminology, Clarity of Expression, Usage
Listening	Information by phone	Recognize facts , Note taking
Viewing	Recognizing method of payments coding	Detail/Inference, Recognition of of symbols and codes

(TASK STATEMENT) INVESTIGATE PUBLIC RECORDS

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Telephone Courthouse records Legal publications Newspapers	Review public courthouse records, publications, legal actions which could effect an individual's ability to meet credit obligations: Bankruptcy Trusteeships Suits Divorces Liens Foreclosures Arrests Record findings to individual credit record	

DECISIONS	CUES	ERRORS
Determine what information should be recorded on individual records	Validity of information Possible effect of legal actions	Misinterpretation of records Mistaken identity

91

(TASK STATEMENT) INVESTIGATE PUBLIC RECORDS

SCIENCE	MATH – NUMBER SYSTEMS
Professionalism Maintain confidentiality Foster trust Generate integrity Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability Awareness of the necessary interrelationships of responsibilities of the consumer, business, and the credit investigation agent Honesty and accuracy in reporting data Willingness to discuss policies of the industry to promote understanding Alert to the possibility of decision-making situations which should be referred to a supervisor	Use of numbers (without calculation) Recording Coding [courthouse record codes]

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking	Asking for records	Terminology, Clarity of Expression, Poise, Usage
Writing	Recording information	Penmanship, Spelling, Memo format, Information report, Terminology
Reading	Reading records, Reading publications	Detail/Inference, Informational report, Terminology
Viewing	Courthouse records	Detail/Inference, Recognition of of symbols and codes

Duty B Maintaining Credit Records

1 Identify type of report requested
2 Identify and pull correct record upon request
3 Update credit report

(TASK STATEMENT) IDENTIFY TYPE OF REPORT REQUESTED

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
	Ask requestor what information is needed Identify proper report	

DECISIONS	CUES	ERRORS
Determine from information needed which of the following reports to complete: Written report Oral report One reference check or update Short update Full update	Method of reporting Date of present record information	Incomplete or invalid report

(TASK STATEMENT) IDENTIFY TYPE OF REPORT REQUESTED

SCIENCE	MATH – NUMBER SYSTEMS
Professionalism Maintain confidentiality Foster trust Generate integrity Exhibit qualities of self-confidence, self-control, self-reliance, self-respect, and adaptability Awareness of the necessary interrelationships of responsibilities of the consumer, business and the credit investigation agent Honesty and accuracy in reporting data Willingness to discuss policies of the industry to promote understanding Alert to the possibility of decision-making situations which should be referred to a supervisor	

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking	Talking to requestor	Terminology, Appropriate diction, Clarity of expression, Poise, Usage
Reading	Reading request form, Reading record	Comprehension, Detail/Inference, Informational Report, Terminology
Writing	Recording information needed	Penmanship, Spelling, Memo format, Informational report, Terminology
Listening	Receiving request	Discriminate facts, Note taking

(TASK STATEMENT) IDENTIFY AND PULL CORRECT RECORD UPON REQUEST

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Credit record file	List personal information of individual file requested Match requested information with proper record file Secure record file information Place out card in file to reference location of record if manual operation Complete personal information required to match with individual record	
DECISIONS	**CUES**	**ERRORS**
Determine if record pulled is same as that requested	Information regarding name, address, spouses name and employment is the the same as that requested	Wrong report information compiled

(TASK STATEMENT) IDENTIFY AND PULL CORRECT RECORD UPON REQUEST

SCIENCE	MATH – NUMBER SYSTEMS
Professionalism **Maintain confidentiality** **Foster trust** Generate integrity Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability Awareness of the necessary interrelationship of responsibilities of the consumer, business, and the credit investigation agent Honesty and accuracy in reporting data Willingness to discuss policies of the industry to promote understanding Alert to the possibility of decision-making situations which should be referred to a supervisor	Property of comparison equality/equivalence inequality/greater than/less than

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Reading	Reading record	**Comprehension,** Detail/Inference, Informational Report, Terminology
Writing	List information requested	Penmanship, Spelling, Memo format, Informational report, Terminology
Listening	Receiving requested information	Notetaking

(TASK STATEMENT) UPDATE CREDIT REPORT

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Telephone Typewriter Member report forms Inquiry forms	Review present records Verify personal information Call, write, or visit the following for new or updated information: Employers — Collection Agency Credit grantor Courthouses — Attorney Member's business Record manner of payments information as reported by credit grantor Make other necessary corrections to record Apply governmental regulations that restrict reporting aged information	

DECISIONS	CUES	ERRORS
Determine areas to be updated Determine additional information needed Determine necessary deletions according to federal laws, state laws, and other changes in public records	Previous report dates Unsettled legal actions or collections Recent member inquirer Date of information covered by state and federal laws	Incorrect or incomplete report

(TASK STATEMENT) UPDATE CREDIT REPORT

SCIENCE	MATH – NUMBER SYSTEMS
Professionalism **Maintain confidentiality** **Foster trust** **Generate integrity** **Exhibit qualities of self-confidence, self-control, self-reliance, self-respect, and adaptability** Awareness of the necessary interrelationships of responsibilities of the consumer, business and the credit investigation agent Honesty and accuracy in reporting data Willingness to discuss policies of the industry to promote understanding Alert to the possibility of decision-making situations which should be referred to a supervisor	Use of numbers (without calculations) Coding [manner of payment code] Recording [recording updated information]

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking	Verbally verifying information	Terminology, Appropriate diction, Clarity of expression, Poise, Usage
Writing	Writing requests, Recording information received	Penmanship, Spelling, Memo format, Information Report, Terminology
Reading	Reading records, Reading inquiry reports, Reading public records	Comprehension, Detail/Inference, Informational report, Terminology
Listening	Receiving information	Recognize opinion, Note taking
Viewing	Viewing records	Detail/Inference, Recognition of codes

Duty C Dispersing Credit Information

1 Report credit record to requestor
2 Record request for billing purposes
3 Conduct consumer interviews (disclose of credit report information to consumer)

25

(TASK STATEMENT) REPORT CREDIT RECORD TO REQUESTOR

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
	Communicate verbally, in writing, or through telecommunications information requested	

DECISIONS	CUES	ERRORS
Determine method of dispersement	Requestors instructions and available equipment	Delay in transfer of report

(TASK STATEMENT) REPORT CREDIT RECORD TO REQUESTOR

SCIENCE	MATH – NUMBER SYSTEMS
Professionalism Maintain confidentiality Foster trust Generate integrity Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability Awareness of the necessary interrelationships of responsibilities of the consumer, business and the credit investigation agent Honesty and accuracy in reporting data Alert to the possibility of decision-making situations which should be referred to a supervisor Willingness to discuss policies of the industry to promote understanding	

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking	Verbally reporting	Terminology, Appropiate diction, Clarity of expression, Poise, Usage
Reading	Read report	Information Report, Terminology
Writing	Write report	Penmanship, Spelling, Memo format, Informational report, Terminology

(TASK STATEMENT) RECORD REQUEST FOR BILLING PURPOSES

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Request form Price schedule	List type of request Apply price schedule Send to billing department	

DECISIONS	CUES	ERRORS
Determine type of report according to information requested Determine appropriate charges as listed on pricing schedule	Information requested	Incorrect billings

(TASK STATEMENT) RECORD REQUEST FOR BILLING PURPOSES

SCIENCE	MATH – NUMBER SYSTEMS
Professionalism Maintain confidentiality Foster trust Generate integrity Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability Awareness of the necessary interrelatinships of responsibilities of the consumer, business and the credit investigation agent Honesty and accuracy in reporting data Willingness to discuss policies of the industry to promote understanding Alert to the possibility of decision-making situations which should be referred to a supervisor	Fundamental Operations (Calculation) Addition algorithm Decimals Measurement: non-geometric Money Read and interpret tables, charts and graphs [price schedule]

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Writing	Listing pricing	Terminology Memo format
Viewing	Identify pricing	Recognition of symbols and codes

(TASK STATEMENT) CONDUCT CONSUMER INTERVIEWS (DISCLOSURE OF CREDIT REPORT INFORMATION TO CONSUMER)

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
	STEPS Secure proper identification of consumer Review with the consumer contents of the credit record Reinvestigate disputed information Substantiate, correct or delete disputed information Advise consumer of action taken	

DECISIONS	CUES	ERRORS
Determine identity Determine application of governmental statutes Determine easily identified mistakes Determine method of reinvestigation Determine actions to be taken	Personal information Dates of information Misfiled information Original sources of information Governmental statutes Specific instructions of credit grantors	Failure to maintain accurate records

(TASK STATEMENT) CONDUCT CONSUMER INTERVIEWS (DISCLOSURE OF CREDIT REPORT INFORMATION CONSUMER)

SCIENCE	MATH – NUMBER SYSTEMS
Professionalism **Maintain confidentiality** **Foster trust** **Generate integrity** **Exhibit qualities of self-confidence, self-control self-reliance, self-respect and adaptability** **Awareness of the necessary interrelationships responsibilities of the consumer, business and the credit investigation agent** **Honesty and accuracy in reporting data** **Willingness to discuss policies of the industry to promote understanding** **Alert to the possibility of decision-making situtions which should be referred to a supervisor**	Use of Numbers (without calculation) Recording

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking	Talking with consumer	Terminology, Appropiate diction, Clarity of expression, Poise, Usage
Writing	Recording disputed information, Writing consumer report	Spelling , Memo format, Terminology
Reading	Reviewing report	Informational report, Comprehension
Listening	Listening to consumer	Descriminate facts, Recognize Opinions

Duty D Promoting Services

1 Promote use of available services

(TASK STATEMENT) PROMOTE USE OF AVAILABLE SERVICES

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
	Suggest use of service to provide more complete credit information Suggest use of services to information sources (potential members) Suggest use of associate services such as account promotions and collections	

DECISIONS	CUES	ERRORS
Determine additional information which might aid member Determine information sources who are not members but might be potential users of the services	Dates of present information Member list	Loss of potential business

(TASK STATEMENT) PROMOTE USE OF AVAILABLE SERVICES

SCIENCE	MATH – NUMBER SYSTEMS
Professionalism Maintain confidentiality Foster trust Generate integrity Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability Awareness of the necessary interrelationships of responsibilities of the consumer, business and the credit investigation agent Honesty and accuracy in reporting data Willingness to discuss policies of the industry to promote understanding Alert to the possibility of decision-making situations which should be referred to a supervisor	

COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking	Suggestion services	Terminology, Appropriate diction, Clarity of expression, Persuasion and sales technique, Poise, Usage
Writing	Prepare plan for customer	Spelling, Terminology, Clarity of expression, Business letters, Persuasion and sales techniques